Case 09-28056 Doc 1 Filed 07/31/09 Entered 07/31/09 14:36:18 Desc Main Document Page 1 of 50

B1 (Official)	Form 1)(1/	08)				ournorr.		igo ± o				
			United No		S Bank District			,			Vo	luntary Petition
	Name of Debtor (if individual, enter Last, First, Middle): Wilson, Moses A						Name of Joint Debtor (Spouse) (Last, First, Middle): Wilson, Sharon E					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the , , maiden, and			8 years		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2740						four digits of the four than one, s		r Individual-′	Taxpayer l	I.D. (ITIN) No./Complete EIN		
Street Addre 3307 E. apt. 2	ess of Debto 91st St.	or (No. and	Street, City,	and State)):	ZID C. I	Stree 33 ap	t Address of 807 E. 91s ot. 2	f Joint Debtor st St.	(No. and St	reet, City,	,
Chicago County of R Cook		of the Prin	cipal Place o	of Business		ZIP Code 60617	Cour	nicago, IL ty of Reside	ence or of the	Principal Pl	ace of Bus	ZIP Code 60617 siness:
Mailing Add	dress of Deb	otor (if diffe	rent from str	eet addres	ss):				of Joint Debt	tor (if differe	nt from str	reet address):
					_	ZIP Code						ZIP Code
Location of (if different				r								
☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			☐ Sing in 1 ☐ Rail ☐ Stoo	(Check Ith Care Bu gle Asset Ro 1 U.S.C. § road ckbroker nmodity Br aring Bank	eal Estate as 101 (51B)		☐ Chapter 11 of a Foreign Main Proceeding ☐ Chapter 12 ☐ Chapter 15 Petition for Recog ☐ Chapter 13 of a Foreign Nonmain Proceed			Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding		
			☐ Deb	☐ Other Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		"incurred by an individual primarily for			☐ Debts are primarily			
☐ Filing Feattach signs unable	gned applic e to pay fee ee waiver re	ched d in installmation for the except in inequested (approximate)	ee (Check on the tents (applice e court's constallments. In plicable to ce e court's con	able to inc sideration Rule 1006 hapter 7 i	certifying t (b). See Offi ndividuals o	hat the debicial Form 3A only). Must	tor Chec	Debtor is k if: Debtor's to insider k all applical A plan is Acceptan	a small busin not a small b aggregate nor s or affiliates) able boxes: being filed w ces of the pla	usiness debto necontingent I o are less that ith this petiti n were solici	s defined i or as defin liquidated n \$2,190,0 ion.	n 11 U.S.C. § 101(51D). led in 11 U.S.C. § 101(51D). debts (excluding debts owed 100). lition from one or more S.C. § 1126(b).
Debtor e	estimates that estimates that	at funds will at, after any	ation be available exempt prop for distribut	erty is ex	cluded and	administrat		ses paid,		THIS	S SPACE IS	FOR COURT USE ONLY
Estimated N 1- 49	Number of C ☐ 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A So to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated L. \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	1 \$500,000,001 to \$1 billion				

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Page 2

Voluntary	y Petition	Name of Debtor(s):			
(This page mu	st be completed and filed in every case)	Wilson, Moses A Wilson, Sharon E			
1 Ins page mu	All Prior Bankruptcy Cases Filed Within Last	•	ditional sheet)		
Location	All Thor Dankruptey Cases Filed Within Last	Case Number:	Date Filed:		
Where Filed:	- None -	Cuse Trumber.	Dute I neu.		
Location Where Filed:		Case Number:	Date Filed:		
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)		
Name of Debto - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A		hibit B whose debts are primarily consumer debts.)		
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition. [To be completed if debtor is an individual whose debts are plantarly consumer debts.] I, the attorney for the petitioner named in the foregoing petition, declare that have informed the petitioner that [he or she] may proceed under chapter 7, 12, or 13 of title 11, United States Code, and have explained the relief avail under each such chapter. I further certify that I delivered to the debtor the n required by 11 U.S.C. §342(b). X /s/ Martin A. Lear # July 31, 2009					
		Signature of Attorney for Debtor(s) Martin A. Lear # 6295187	(Date)		
	FJ.	l ibit C			
_	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	harm to public health or safety?		
	Exh	ibit D			
Exhibit I If this is a join	-	a part of this petition.	separate Exhibit D.)		
Exhibit	D also completed and signed by the joint debtor is attached a	• •			
	Information Regardin	•			
	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal asset			
	There is a bankruptcy case concerning debtor's affiliate, go	eneral partner, or partnership pending	in this District.		
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defendance interests of the parties will be serve	nt in an action or d in regard to the relief		
	Certification by a Debtor Who Reside (Check all app		ty		
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)	<u> </u>			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment to				
	Debtor has included in this petition the deposit with the coafter the filing of the petition.				

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): Wilson, Moses A Wilson, Sharon E

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Moses A Wilson

Signature of Debtor Moses A Wilson

X /s/ Sharon E Wilson

Signature of Joint Debtor Sharon E Wilson

Telephone Number (If not represented by attorney)

July 31, 2009

Date

Signature of Attorney*

X /s/ Martin A. Lear #

Signature of Attorney for Debtor(s)

Martin A. Lear # 6295187

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

July 31, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 \mathbf{v}

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Moses A Wilson Sharon E Wilson		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:/s/ Moses A Wilson
Moses A Wilson
Date: July 31, 2009

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Moses A Wilson Sharon E Wilson		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Sharon E Wilson
Sharon E Wilson
Date: July 31, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Moses A Wilson,		Case No		
	Sharon E Wilson				
•		Debtors	Chapter	7	
			•		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	67,000.00		
B - Personal Property	Yes	3	5,225.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		43,638.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		1,932.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		18,594.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,600.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			6,245.00
Total Number of Sheets of ALL Schedu	ıles	23			
	T	otal Assets	72,225.00		
			Total Liabilities	64,164.00	

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Form 6 - Statistical Summary (12/07)

report any information here.

United States Bankruptcy Court Northern District of Illinois

		1 to the District of Immors		
In re	Moses A Wilson,		Case No.	
	Sharon E Wilson			
•		Debtors	Chapter	7
				T ((
	STATISTICAL SUMMARY OF	F CERTAIN LIABILITIES AN	D RELATED DA	TA (28 U.S.C. § 159)
	you are an individual debtor whose debts are case under chapter 7, 11 or 13, you must repo		01(8) of the Bankruptcy	Code (11 U.S.C.§ 101(8)), filing
	☐ Check this box if you are an individual d	ebtor whose debts are NOT primarily consu	amer debts. You are not re	equired to

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	1,932.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	1,932.00

State the following:

Average Income (from Schedule I, Line 16)	5,600.00
Average Expenses (from Schedule J, Line 18)	6,245.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,584.00

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	1,932.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		18,594.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		18,594.00

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B6A (Official Form 6A) (12/07)

In re	Moses A Wilson,	Case No.
	Sharon E Wilson	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real Estate located at 4352 Jeffries, Gary, IN 46408	fee simple	-	67,000.00	43,638.00

Property in foreclosure - Value per Zillow.com

Sub-Total > 67,000.00 (Total of this page)

Total > 67,000.00

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B6B (Official Form 6B) (12/07)

In re	Moses A Wilson,	Case No.
_	Sharon E Wilson	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location E	JOHN, OI	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х		
2.	Checking, savings or other financial	Checking account with TCF Bank	-	300.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Savings account with TCF Bank	-	200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellaneous used household goods	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Personal used clothing	-	300.00
7.	Furs and jewelry.	X		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Elano Credit Union - Term Life Insura surrender value	ance - no cash -	0.00
10.	Annuities. Itemize and name each issuer.	X		
			Sub-To	tal > 1,800.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

In re	Moses A Wilson, Sharon E Wilson		Ci	ase No	
		SCHEDU	Debtors LE B - PERSONAL PROPERT (Continuation Sheet)	Ϋ́Y	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
def und as o Giv	erests in an education IRA as fined in 26 U.S.C. § 530(b)(1) or der a qualified State tuition plan defined in 26 U.S.C. § 529(b)(1). We particulars. (File separately the ord(s) of any such interest(s). U.S.C. § 521(c).)	X			
oth	erests in IRA, ERISA, Keogh, or er pension or profit sharing ns. Give particulars.	X			
13. Sto	ck and interests in incorporated	Χ			

and unincorporated businesses. Itemize. 14. Interests in partnerships or joint Χ ventures. Itemize. 15. Government and corporate bonds Χ and other negotiable and nonnegotiable instruments. Χ 16. Accounts receivable. 17. Alimony, maintenance, support, and Χ property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor X including tax refunds. Give particulars. 19. Equitable or future interests, life Χ estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent Χ interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated Χ claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. 0.00 Sub-Total >

(Total of this page)

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Moses A Wilson,
	Sharon F Wilson

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	Χ			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Pontiac Montana with 134,000 miles based on Kelly Blue Book	-	975.00
		Dodge Caravan with 61,000 miles based on Kelly Blue Book	J	1,125.00
	2001 Value	Dodge Caravan with 161,000 miles based on Kelly Blue Book	J	1,325.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	Χ			
29. Machinery, fixtures, equipment, and supplies used in business.	ı X			
30. Inventory.	X			
31. Animals.	Χ			
32. Crops - growing or harvested. Give particulars.	Χ			
33. Farming equipment and implements.	Χ			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
			Sub-Total (Total of this page)	al > 3,425.00
Shoot 2 of 2 continuation shoot				al > 5,225.00

Sheet $\underline{2}$ of $\underline{2}$ continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Moses A Wilson,	Case No.
	Sharon F Wilson	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certi	ficates of Deposit		
Checking account with TCF Bank	735 ILCS 5/12-1001(b)	300.00	300.00
Savings account with TCF Bank	735 ILCS 5/12-1001(b)	200.00	200.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel Personal used clothing	735 ILCS 5/12-1001(a)	300.00	300.00
Interests in Insurance Policies Elano Credit Union - Term Life Insurance - no cash surrender value	215 ILCS 5/238	0.00	0.00
Automobiles, Trucks, Trailers, and Other Vehicles 1999 Pontiac Montana with 134,000 miles Value based on Kelly Blue Book	735 ILCS 5/12-1001(b)	975.00	975.00
2000 Dodge Caravan with 61,000 miles Value based on Kelly Blue Book	735 ILCS 5/12-1001(c)	1,125.00	1,125.00
2001 Dodge Caravan with 161,000 miles Value based on Kelly Blue Book	735 ILCS 5/12-1001(b)	1,325.00	1,325.00

Total: 5,225.00 5,225.00

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B6D (Official Form 6D) (12/07)

In re	Moses A Wilson,	Case No.
	Sharon E Wilson	

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

					_			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZH-ZGHZ			AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx4242			Opened 8/01/07 Last Active 3/10/08	Ť	D A T E D			
Bank America Attn: Bankruptcy Dept 475 Crosspoint Parkway Getzville, NY 14068		J	Real Estate located at 4352 Jeffries, Gary, IN 46408 Property in foreclosure - Value per Zillow.com		D		40,000,00	0.00
Account No.		⊬	Value \$ 67,000.00	-	H	+	43,638.00	0.00
Account No.			Value \$ Value \$					
Account No.		Г			Г			
			Value \$					
_0 continuation sheets attached	hed Subtotal (Total of this page							0.00
	Total 43,638.00 0.00 (Report on Summary of Schedules)							

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B6E (Official Form 6E) (12/07)

•			
In re	Moses A Wilson,	Case No.	
	Sharon E Wilson		
-		Debtors	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be oeled

liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priorit listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relati of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Moses A Wilson,		Case No.	
	Sharon E Wilson			
-		Debtors	 ;	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR ONTINGENT NLIQUIDATED SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) 2006 Account No. xxxxxx6702 Unpaid Income Tax Internal Revenue Service 0.00 P.O. Box 145566 Cincinnati, OH 45250-5566 J 1,932.00 1,932.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet 1 of 1 continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 1,932.00 1,932.00 0.00 (Report on Summary of Schedules) 1,932.00 1,932.00

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B6F (Official Form 6F) (12/07)

In re	Moses A Wilson, Sharon E Wilson	Case No	
		Debtors	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Ç	Н	usband, Wife, Joint, or Community		Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AN	ID AIM E.	ONTINGE	N L L Q U L D A	3_	AMOUNT OF CLAIM
Account No.			Medical Servcies		T	TE		
20/20 Eye Specialists P.O. Box 366 Gary, IN 46402		J				D		235.00
Account No. ZCx1583A		_	Med1 02 Nw Indiana Radiological Serv					200.00
Amer Revenue 8450 S Broadway Merrillville, IN 46410		F						428.00
Account No. xxx5360		+	Opened 2/01/09					120.00
Ann Arbor Credit Burea 311 N Main St Ann Arbor, MI 48104		⊦	CollectionAttorney Gary Fire Dept					
								405.00
Account No. xxxx2871 Bay Area Credit Servic 97 E Brokaw Rd Suite 240 San Jose, CA 95112		F	Opened 7/01/08 CollectionAttorney At T - Indiana					190.00
				c	l ub	tota		186.00
9 continuation sheets attached			(7)	Sotal of th				1,254.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Moses A Wilson,	Case No.
	Sharon E Wilson	

	С	Hu	sband, Wife, Joint, or Community	Тс	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXHLXGEX	UNLIQUIDAT	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx7346			Opened 3/01/06	Т	T E D		
Calvary Portfolio Services Attention: Bankruptcy Department Po Box 1017 Hawthorne, NY 10532		J	CollectionAttorney At T				324.00
Account No. xxx4247			Opened 12/01/04	T			
Calvary Portfolio Services Attention: Bankruptcy Department Po Box 1017 Hawthorne, NY 10532		Н	CollectionAttorney Sprint Pcs				288.00
Account No. CxxxxxCx2334			Opened 8/01/06				
Cda/pontiac Attn: Bankruptcy Po Box 213 Sreator, IL 61364		Н	CollectionAttorney The Methodist Hospitals				1,401.00
Account No. xxxxxxxx3746	1		Opened 9/01/02				
Cda/pontiac Attn: Bankruptcy Po Box 213 Sreator, IL 61364		J	CollectionAttorney Trinity National Emergency Svc				1,015.00
Account No. CxxxxxEx6808	\vdash		Opened 8/01/08	+	H	H	
Cda/pontiac Attn: Bankruptcy Po Box 213 Sreator, IL 61364		Н	CollectionAttorney Surgical Assoc Of Nw Indiana				891.00
Sheet no. 1 of 9 sheets attached to Schedule of				Sub	tota	ıl	0.040.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	3,919.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Moses A Wilson,	Case No
	Sharon E Wilson	

	С	Hu	sband, Wife, Joint, or Community	Тс	U	Гр	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	000	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDAT	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx2576			Opened 4/23/07 Last Active 12/16/08	T	T E D		
Citfingerhut 6250 Ridgewood Roa Saint Cloud, MN 56303		Н	ChargeAccount		D		552.00
Account No. xxxxxxxx6901			Opened 8/01/98 Last Active 5/01/00	+	_	\vdash	332.00
Citi Po Box 6003 Hagerstown, MD 21747		Н	CreditCard				0.00
Account No. xGTx2881			Opened 6/01/06	-		-	0.00
Collection Attn: Bankrutpcy Department Po Box 10587 Greenville, SC 29603		J	FactoringCompanyAccount Mci				223.00
Account No. xxx6775			Sbc	+			
Collection 700 Longwater Dr Norwell, MA 02061		Н					186.00
Account No. xxxx9706			Opened 8/01/08	+	\vdash	\vdash	100.00
Credit Management 4200 International Pwy Carrolton, TX 75007		Н	CollectionAttorney Comcast Chicago Seconds - 4000				226.00
Sheet no. 2 of 9 sheets attached to Schedule of		_		 Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				1,187.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Moses A Wilson,	Case No.
	Sharon E Wilson	

CREDITOR'S NAME,	ļč	Ηι	sband, Wife, Joint, or Community	ДĞ	U	P	1	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BT OR	C J H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	NL I QU I DAT	D I S P U T E D		AMOUNT OF CLAIM
Account No. xxDxxxxxxMFx0052			Notice Only		E D			
Feiwell & Hannoy, P.C. 251 N. Illinois St. Suite 1700 Indianapolis, IN 46204-1944		J			D			0.00
Account No. xxxxxxxxxxxx6875			Opened 8/01/05 Last Active 1/08/06	T	Т	T	1	
First Premier Bank Po Box 5524 Sioux Falls, SD 57117		Н	CreditCard					0.00
Account No. xxx1026A	╁	+	Med1 Advocate Trinity Hospital	+	+	+	+	
Harris 9919 W Roosevelt Rd Westchester, IL 60154		J	The Translation of the Translati					892.00
Account No. xxx1053A			Med1 Advocate Trinity Hospital	\top	T	T	1	
Harris 9919 W Roosevelt Rd Westchester, IL 60154		J						265.00
Account No. xxx2551			Medical Services	T	T	T	1	
Heart Care Centers 541 Otis Bow Dr. Munster, IN 46321		J						56.00
Sheet no. 3 of 9 sheets attached to Schedule of	1			Sub	tota	al	1	4 040 00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa:	ge)	١	1,213.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Moses A Wilson,	Case No.
	Sharon E Wilson	

					_		
CREDITOR'S NAME,	CO	Hı	usband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BT OR	J H H	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	UNLIQUIDATED	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx0585		Π	Opened 11/10/06 Last Active 1/01/07	٦ [T E		
Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197		Н	CreditCard		D		0.00
Account No. xxxxx3001		T	Med1 02 Unimed Ltd			T	
Med Busi Bur 1460 Renaissance Dr Park Ridge, IL 60068		J					131.00
Account No. xxxxxxxx0018	_	╀	Opened 12/01/96 Last Active 5/01/00	-		╀	101.00
Medical Fact Act Suppression		J	CombinedCreditPlan				0.00
Account No. xx0366	\vdash	\vdash	Opened 6/01/05	\vdash	\vdash	+	
Medical Business Burea 1460 Renaissance Dr Park Ridge, IL 60068		J	CollectionAttorney U Of I Dept Of Emer Med				267.00
Account No. xxxxxx3282	-	+	01 Midnight Velvet	H	\vdash	t	
Merchants Cr 223 W Jackson St Chicago, IL 60606		J					245.00
Sheet no4 of _9 sheets attached to Schedule of		_		Sub	tota	ıl	643.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pas	ge)] 0-3.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Moses A Wilson,	Case No.
	Sharon E Wilson	

CDEDITORIS NA ME	С	Hus	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BTOR	J C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFLEGEN	NLIQUIDAT	ローのPUTED	AMOUNT OF CLAIM
Account No. xxxxxx5826			01 Seventh Avenue	Ť	T E D		
Merchants Cr 223 W Jackson St Chicago, IL 60606		J					185.00
Account No. xxxxxx0582	┢		Opened 5/01/08	+		\vdash	100.00
Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123		Н	FactoringCompanyAccount Tribute Mastercard				
							714.00
Account No. xxxxxxxx5955O Midnight Velvet Swiss Colony Midnight Velvet 1112 7th Ave Monroe, WI 53566		J	Opened 3/01/05 Last Active 4/04/07 ChargeAccount				245.00
Account No. xxxx0243	┢		Opened 2/01/06	+		Н	
NCO - Medclr 507 Prudential Rd Horsham, PA 19044		J	FactoringCompanyAccount Med1 02 Crandon Emergency Physicians				204.00
Account No. xxxxx8895			Opened 2/01/09	+		\vdash	204.00
Nco Fin /99 Pob 41466 Philadelphia, PA 19101		J	CollectionAttorney Med1 02 Crandon Emergency Physicians				618.00
Sheet no. 5 of 9 sheets attached to Schedule of				Sub	toto		2.3.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t				1,966.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Moses A Wilson,	Case No.
	Sharon E Wilson	

	_	ш	sband, Wife, Joint, or Community	Ic	U	Ь	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFLNGENT	QU.	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxx7315			Opened 2/01/03	Ť	D A T E D		
Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008		J	CollectionAttorney Radiological Physicians Ltd.		D		181.00
Account No. xx3A189			Medical Services	+			
Orthopaedic Surgeons, LTD. 5525 Broadway Merrillville, IN 46410-2782		J					266.00
Account No. xxxxxxxx0299			Opened 7/01/06 Last Active 8/13/07	+			
Plains Commerce Bank/c 2101 W 51st Ste 34 Sioux Falls, SD 57105		Н	CreditCard				0.00
Account No. xxxxxxxxxxxx8713			Opened 7/21/06 Last Active 6/20/07				0.00
Plains Commerce Bank/c 2101 W 51st Ste 34 Sioux Falls, SD 57105		Н	CreditCard				0.00
Account No. xxxx6921			Opened 8/01/05	+			3.00
Premier Credit Corpora 2773 Remico St Sw Wyoming, MI 49519		J	CollectionAttorney South Shore Hospital				493.00
Sheet no. 6 of 9 sheets attached to Schedule of				Subi	ota	<u>L</u>	+30.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t				940.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Moses A Wilson,	Case No
	Sharon E Wilson	

	С	Ни	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	OD E B T O R	C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAI IS SUBJECT TO SETOFF, SO STATE.	М	COZH-ZGEZ	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx5957O			Opened 10/01/06 Last Active 4/04/07		Ť	T E D		
Seventh Ave Po Box 2804 Monroe, WI 53566		J	ChargeAccount			D		185.00
Account No. Vxxxxxxx6269	+	\vdash	Medical Services				\vdash	
South Shore Hospital 8012 S Crandon Ave Chicago, IL 60617		J						2,626.00
Account No. WILSH001	+		Medical Services					
South Shore Radiologists P.O. Box 701 Lansing, IL 60438		J						380.00
Account No. xx-xx0680	+		Medical Services					333.33
Superior Air Ground Amb Serv PO Box 1407 Elmhurst, IL 60126		J						1,280.00
Account No. xxxxxxxx5953O	+	\vdash	Opened 6/01/05 Last Active 4/04/07			\vdash		1,200.00
Through The Country Do 1112 7th Ave Monroe, WI 53566		J	ChargeAccount					313.00
Shoot no. 7 of O shoots attached to Saladala				C	,,,,,	tota		313.00
Sheet no7 of _9 sheets attached to Schedule o Creditors Holding Unsecured Nonpriority Claims	I		(Tot	s al of th				4,784.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Moses A Wilson,	Case No
	Sharon E Wilson	

	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLLQULDAT	ISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx0280			Opened 1/06/06 Last Active 2/05/07 CreditCard	Т	TED		
Tribute/fbd Pob 105555 Atlanta, GA 30348		Н	Credicard				0.00
Account No. xxxxxxxxxxxx2844			Opened 1/06/06 Last Active 6/20/07			L	0.00
Tribute/fbofd Pob 105555 Atlanta, GA 30348		Н	CreditCard				
							0.00
Account No. xxxx7946			Med1 South Shore Emerg Phys Llp				
Un Coll Tol 5620 Southwyck Blv Toledo, OH 43614		J					
							505.00
Account No. xxx4595 United Collect Bur Inc 5620 Southwyck Blv Toledo, OH 43614		J	Opened 4/01/03 CollectionAttorney South Shore Emerg Phys Llp				287.00
Account No. xxxx0845	-		Opened 9/01/03				207.00
United Collect Bur Inc 5620 Southwyck Blv Toledo, OH 43614		Н	CollectionAttorney South Shore Emerg Phys Llp				209.00
Shoot no Q of Q shorts attacked to S.J. J.J. S.				\			203.00
Sheet no. <u>8</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt his			1,001.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Moses A Wilson,	Case No.
	Sharon E Wilson	

		_		_	_	_	
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	6	U	l P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXH_XGEXH	LLQULDA	DISPUTED	AMOUNT OF CLAIM
Account No. xxx0348			Opened 1/01/03	T	T		
United Collect Bur Inc 5620 Southwyck Blv Toledo, OH 43614		J	CollectionAttorney South Shore Emerg Phys Llp		Ď		187.00
	┖	_		Ш		L	107.00
Account No. AHPxxx2251			Opened 11/01/05				
Uscb Corporation 101 Harrison St Archbald, PA 18403		J	CollectionAttorney Us Career Institute				
							1,500.00
Account No.		T		П			
Account No.	-						
Account No.	-						
Sheet no9 _ of _9 _ sheets attached to Schedule of Subtotal Creditors Holding Unsecured Nonpriority Claims (Total of this page)				1,687.00			
5				Т	`ota	ıl	18,594.00
			(Report on Summary of So	ned	ıule	:s)	10,001.00

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B6G (Official Form 6G) (12/07)

In re	Moses A Wilson,	Case No.
	Sharon F Wilson	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-28056 Doc 1 Filed 07/31/09 Entered 07/31/09 14:36:18 Desc Main Document Page 29 of 50

B6H (Official Form 6H) (12/07)

In re	Moses A Wilson,	Case No
	Sharon F Wilson	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

	Moses A Wilson			
In re	Sharon E Wilson		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS O	F DEBTOR AND S	SPOUSE		
Married	RELATIONSHIP(S): Dependent	AGE(S)	:		
Employment:	DEBTOR		SPOUSE		
Occupation	Independent Driver	Driver	51 0 0 5 2		
Name of Employer	Pershing Livery	Pershing Live	erv		
How long employed	12 years	8 years			
Address of Employer	2610 E. 79th St. Chicago, IL 60617	2610 E 79th S Chicago, IL 6			
INCOME: (Estimate of average)	age or projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salar	ry, and commissions (Prorate if not paid monthly)	\$	0.00	\$	0.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$_	0.00	\$	0.00
4. LESS PAYROLL DEDUC	CTIONS				
 a. Payroll taxes and soc 	ial security	\$_	0.00	\$	0.00
b. Insurance		\$ _	0.00	\$	0.00
c. Union dues		\$ _	0.00	\$	0.00
d. Other (Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROL	LL DEDUCTIONS	\$_	0.00	\$	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$_	0.00	\$	0.00
7. Regular income from opera	ation of business or profession or farm (Attach detailed states	ment) \$	3,200.00	\$	2,400.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
	support payments payable to the debtor for the debtor's use	or that of	0.00	\$	0.00
11. Social security or government	ment assistance	Φ.	0.00	Φ.	0.00
(Specify):		\$_	0.00	\$	0.00
			0.00	\$	0.00
12. Pension or retirement inc	ome	\$_	0.00	\$	0.00
13. Other monthly income		ф	0.00	ф	0.00
(Specify):			0.00	\$	0.00
		\$_	0.00	\$	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13	\$_	3,200.00	\$	2,400.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$_	3,200.00	\$	2,400.00
16. COMBINED AVERAGE	E MONTHLY INCOME: (Combine column totals from line 1	15)	\$	5,600.	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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 $B6J\ (Official\ Form\ 6J)\ (12/07)$

In re	Moses A Wilson Sharon E Wilson		Case No.	
		Debtor(s)	· · · · · · · · · · · · · · · · · · ·	

${\bf SCHEDULE\; J\; -\; CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Fo	orm 22A or 22C.	Ž
Check this box if a joint petition is filed and debtor's spouse maintains a separate houselexpenditures labeled "Spouse."	nold. Complete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	700.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	230.00
b. Water and sewer	\$	50.00
c. Telephone	\$	85.00
d. Other Cell	\$	150.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	45.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	26.00
c. Health	\$	0.00
d. Auto	\$	450.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included plan)	led in the	
a. Auto	\$	0.00
b. Other	\$ 	0.00
c. Other		0.00
14. Alimony, maintenance, and support paid to others		0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statem	ont) \$	3,084.00
17. Other See Detailed Expense Attachment	\$	325.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Sci	hedules and, \$	6,245.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within following the filing of this document:	n the year	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	5,600.00
b. Average monthly expenses from Line 18 above	\$ 	6,245.00
c. Monthly net income (a. minus b.)	\$	-645.00

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B6J (Official Form 6J) (12/07) Moses A Wilson

Other Expenditures:

In re	Sharon E Wilson		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Personal Grooming/Haircuts	\$	100.00
Auto Repairs/Maintenance	<u> </u>	200.00
Newspaper/Magazines	\$	25.00
Total Other Expenditures	\$	325.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Moses A Wilson Sharon E Wilson			Case No.	
III IC	Charon E Wildon		Debtor(s)	Chapter Chapter	7
				-	
	DECLARATION CO	ONCERN	NING DEBTOR'S SC	HEDUL	ES
	DECLARATION UNDER P	PENALTY C	OF PERJURY BY INDIVI	DUAL DE	BTOR
	I declare under penalty of perjury th 25 sheets, and that they are true and corn				
Date _	July 31, 2009	Signature	/s/ Moses A Wilson		
			Moses A Wilson Debtor		
Date _	July 31, 2009	Signature	/s/ Sharon E Wilson		
			Sharon E Wilson Joint Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

	Moses A Wilson			
In re	Sharon E Wilson		Case No.	
		Debtor(s)	Chapter	7
			-	<u></u>

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$13,561.00	Employment Income - 2007 - Per 2007 IRS Form 1040
\$7,131.00	Employment Income - 2008 - Per 2008 IRS Form 1040
\$9,393.00	Employment Income - estimated 2009 year to date - Per Debtor Monthly Financial Report
\$6,111.00	Employment Income - estimated 2009 year to date - Per Spouse Monthly Financial

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

AMOUNT STILL

DATE OF PAYMENT AMOUNT PAID OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

Bank of America V. Moses

Foreclosure

COURT OR AGENCY

AND LOCATION

Lake Circuit Court, IN

pending

Wilson

45 D 020902 MF 00052

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE DESCRIPTION AND VALUE OF BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers Sears Tower 233 S Wacker, Suite 5150 Chicago, IL 60606 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2009 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,493.00 paid pre-petition
toward total attorney fee of
\$1,035.00, filing fee of \$299.00
and reimbursable expense of
\$159.00

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10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF **PROPERTY**

NAME AND ADDRESS OF OWNER

LOCATION OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 4352 Jeffries St., Gary, IN 46408 NAME USED Same

DATES OF OCCUPANCY

5

2005-2008

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

NAME Pershing Livery 7363

Dispatch Service

ADDRESS 4352 Jefferson Street Gary, IN 46408

NATURE OF BUSINESS Livery Service

BEGINNING AND ENDING DATES Current

6

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. None

NAME **ADDRESS**

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS**

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS**

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED Case 09-28056 Doc 1 Filed 07/31/09 Entered 07/31/09 14:36:18 Desc Main Document Page 40 of 50

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECOR

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

Commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF PROPERTY

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

NAME OF PENSION FUND

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

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Best Case Bankruptcy

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	July 31, 2009	Signature	/s/ Moses A Wilson Moses A Wilson Debtor
Date	July 31, 2009	Signature	/s/ Sharon E Wilson Sharon E Wilson Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

Moses A Wilson In re Sharon E Wilson			Case No.	
		Debtor(s)	Chapter	7
	INDIVIDUAL DEBT			
PART A - Debts secured by property property of the estate. Attack			ted for EAC .	n debt which is secured by
Property No. 1				
Creditor's Name: Bank America		Describe Property Securing Debt: Real Estate located at 4352 Jeffries, Gary, IN 46408		
		Property in foreclosure - Value per Zillow.com		
Property will be (check one): Surrendered	☐ Retained			
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		void lien using 11 U.S.C	C. § 522(f)).	
Property is (check one): ☐ Claimed as Exempt		■ Not claimed as ex	empt	
PART B - Personal property subject to Attach additional pages if necessary.)	unexpired leases. (All three	ee columns of Part B mu	ast be complete	ed for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased P	roperty:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 5(p)(2):
I declare under penalty of perjury the personal property subject to an unexp		v intention as to any pi	roperty of my	estate securing a debt and/or
Date July 31, 2009	Signature	/s/ Moses A Wilson Moses A Wilson Debtor		
Date July 31, 2009	Signature	/s/ Sharon E Wilson Sharon E Wilson		

Joint Debtor

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United	States	Bankrı	uptcy	Court
No	rthern I	District o	f Illing	is

In re	Moses A Wilson Sharon E Wilson		Case No.			
III IC	Charon E Wilson	Debtor(s)	Chapter	7		
	DISCLOSURE OF COMPE	ENSATION OF ATTO	RNEY FOR DI	EBTOR(S)		
c	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S) arsuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that impensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept		\$	1,035.00		
	Prior to the filing of this statement I have received	1	\$	1,035.00		
	Balance Due		\$	0.00		
2. T	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3. Th	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4. I	■ I have not agreed to share the above-disclosed com	npensation with any other person	unless they are mem	bers and associates of my law firm.		
[☐ I have agreed to share the above-disclosed compen copy of the agreement, together with a list of the name of the agreement.					
5. I	return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
b c	a. Analysis of the debtor's financial situation, and rend b. Preparation and filing of any petition, schedules, sta c. Representation of the debtor at the meeting of credit d. [Other provisions as needed] Negotiations with secured creditors to red	atement of affairs and plan which itors and confirmation hearing, an	n may be required; and any adjourned hea	urings thereof;		
6. E	By agreement with the debtor(s), the above-disclosed for Representation of the debtors in any disc financial management course fees, post-pursuant to 11 USC 522(f)(2)(A) for avoid or any other adversary proceeding, or pre	hargeability actions, any docu discharge credit repair, judicia lance of liens on household go	iment retrieval serval lien avoidances, oods, relief from st	preparation and filing of motions ay actions, motions to redeem		
		CERTIFICATION				
	certify that the foregoing is a complete statement of a ankruptcy proceeding.	ny agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in		
Dated	l: _July 31, 2009	/s/ Martin A. Lear # 6 Martin A. Lear # 6 Legal Helpers, PC Sears Tower 233 S. Wacker Su Chicago, IL 60606	295187 ; iite 5150			
			ax· (312) 467-183	2		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

X /s/ Martin A. Lear #

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney Address: Sears Tower 233 S. Wacker Suite 5150 Chicago, IL 60606 (312) 467-0004	Signature of Attorney	Date				
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Moses A Wilson Sharon E Wilson Printed Name(s) of Debtor(s)	X /s/ Moses A Wilson Signature of Debtor	July 31, 2009 Date				
Case No. (if known)	X /s/ Sharon E Wilson Signature of Joint Debtor (if any)	July 31, 2009 Date				

Martin A. Lear # 6295187

July 31, 2009

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United States Bankruptcy Court Northern District of Illinois

In re	Moses A Wilson Sharon E Wilson		Case No.	
		Debtor(s)	Chapter 7	
	VI	ERIFICATION OF CREDITOR I	MATRIX	
		Number o	f Creditors:	40
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of cred	itors is true and corre	ect to the best of my
Date:	July 31, 2009	/s/ Moses A Wilson Moses A Wilson		
Date:	July 31, 2009	Signature of Debtor /s/ Sharon E Wilson Sharon E Wilson		

20/20 Eye Specialists P.O. Box 366 Gary, IN 46402

Amer Revenue 8450 S Broadway Merrillville, IN 46410

Ann Arbor Credit Burea 311 N Main St Ann Arbor, MI 48104

Bank America Attn: Bankruptcy Dept 475 Crosspoint Parkway Getzville, NY 14068

Bay Area Credit Servic 97 E Brokaw Rd Suite 240 San Jose, CA 95112

Calvary Portfolio Services Attention: Bankruptcy Department Po Box 1017 Hawthorne, NY 10532

Cda/pontiac Attn: Bankruptcy Po Box 213 Sreator, IL 61364

Citfingerhut 6250 Ridgewood Roa Saint Cloud, MN 56303

Citi Po Box 6003 Hagerstown, MD 21747

Collection
Attn: Bankrutpcy Department
Po Box 10587
Greenville, SC 29603

Collection 700 Longwater Dr Norwell, MA 02061

Credit Management 4200 International Pwy Carrolton, TX 75007

Feiwell & Hannoy, P.C. 251 N. Illinois St. Suite 1700 Indianapolis, IN 46204-1944

First Premier Bank Po Box 5524 Sioux Falls, SD 57117

Harris 9919 W Roosevelt Rd Westchester, IL 60154

Heart Care Centers 541 Otis Bow Dr. Munster, IN 46321

Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197

Internal Revenue Service P.O. Box 145566 Cincinnati, OH 45250-5566

Med Busi Bur 1460 Renaissance Dr Park Ridge, IL 60068

Medical Fact Act Suppression

Medical Business Burea 1460 Renaissance Dr Park Ridge, IL 60068 Merchants Cr 223 W Jackson St Chicago, IL 60606

Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123

Midnight Velvet Swiss Colony Midnight Velvet 1112 7th Ave Monroe, WI 53566

NCO - Medclr 507 Prudential Rd Horsham, PA 19044

Nco Fin /99 Pob 41466 Philadelphia, PA 19101

Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008

Orthopaedic Surgeons, LTD. 5525 Broadway Merrillville, IN 46410-2782

Plains Commerce Bank/c 2101 W 51st Ste 34 Sioux Falls, SD 57105

Premier Credit Corpora 2773 Remico St Sw Wyoming, MI 49519

Seventh Ave Po Box 2804 Monroe, WI 53566

South Shore Hospital 8012 S Crandon Ave Chicago, IL 60617 South Shore Radiologists P.O. Box 701 Lansing, IL 60438

Superior Air Ground Amb Serv PO Box 1407 Elmhurst, IL 60126

Through The Country Do 1112 7th Ave Monroe, WI 53566

Tribute/fbd Pob 105555 Atlanta, GA 30348

Tribute/fbofd Pob 105555 Atlanta, GA 30348

Un Coll Tol 5620 Southwyck Blv Toledo, OH 43614

United Collect Bur Inc 5620 Southwyck Blv Toledo, OH 43614

Uscb Corporation 101 Harrison St Archbald, PA 18403